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WHAT IS CLAIMED IS:

1.   A method operable on a general multi-purpose processor-based system for authorizing a desired transaction to be conducted utilizing a particular provider, wherein information with respect to said desired transaction as conducted by each of a plurality of providers is presented for selection of said particular provider, said method comprising the steps of:

determining desired transaction parameters;

determining a value of said transaction associated with two or more of said plurality of providers utilizing ones of said transaction parameters;

presenting each of said determined values for comparison;

selecting said particular provider as a function of said comparison of said ones of said plurality of providers; and

printing authorization information acceptable by said particular provider in conducting said transaction.

2.   The method of claim 1, further comprising the step of:

coupling a storage device to said general multi-purpose processor-based system, wherein said storage device securely stores transaction authorization therein, wherein said transaction authorization is updated to reflect transactions authorized.

3.   The method of claim 1, wherein said authorization information includes data from which said particular provider may verify prepayment of said transaction value.

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4.   The method of claim 3, wherein said authorization information includes a graphical security indicia.

5.   The method of claim 1, wherein said transaction authorization comprises a common credit value register for two or more providers of said plurality of providers.

6.   The method of claim 1, wherein said transaction authorization comprises a unique credit value register for each provider of said plurality of providers.

7.   The method of claim 1, wherein the step of determining desired transaction parameters includes the step of:

accepting information associated with said transaction parameters from a general purpose computer program operating on said general multi-purpose processor-based system.

8.   The method of claim 7, wherein the general purpose computer program is selected from the group consisting of:

a word processor;

a database;

a spread sheet; and

an accounting system.

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9.   A general multi-purpose processor-based system for authorizing a desired transaction to be conducted utilizing a particular provider, wherein information with respect to said desired transaction as conducted by each of a plurality of providers is presented for selection of said particular provider, said

5   system comprising:

means for determining parameters with respect to said desired transaction;

means for determining a value of said transaction associated with two or more of said plurality of providers utilizing ones of said transaction parameters;

means for presenting each of said determined values for comparison;

10   means for selecting said particular provider as a function of said comparison of said ones of said plurality of providers; and

means for generating authorization information acceptable by said particular provider in conducting said transaction, wherein said authorization information includes data from which said particular provider may verify

15   prepayment of said transaction value.

10.   The system of claim 9, wherein said authorization information includes data from which said particular provider may collect payment of said transaction value.

11.   The system of claim 9, further comprising:

a storage device securely storing an amount of credit value therein;

means for coupling said storage device to said general multi-purpose processor-based system, wherein said general multi-purpose processor-based

5   system interacts with said storage device to retrieve a portion of said amount of credit value stored therein.

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12.   The system of claim 9, wherein said means for determining parameters comprises:

means for accepting information associated with said transaction

10   parameters from a general purpose computer program operating on said general

multi-purpose processor-based system.

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